

COVID - 19

Cigna Group Insurance - FAQs

Cigna Group Insurance (CGI) FAQs

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Coverage and policy questions

Updated: How is Cigna Group Insurance addressing eligibility for employees who have been furloughed, temporarily laid off, or had their hours reduced?

As previously communicated on March 23, 2020, we are supportive of accommodating employees in these situations. In order to provide additional support to our clients and customers and maintain consistency with eligibility guidelines established by the Cigna Enterprise, we are extending our continuation of coverage for all individuals who were members of an eligible class under a Cigna Group Insurance policy on March 1, 2020 and were subsequently **furloughed, temporarily laid off or had their hours reduced** as the result of business decisions relating to COVID-19. There is no hour threshold to meet this requirement, as long as they continue to be an employee. They will remain eligible until **May 31, 2020** provided they remain employed and premiums continue to be paid.

This would not apply to any individual who was laid off with no expected return to employment. As we approach May 31, 2020, we will evaluate the situation and may provide additional guidance.

This is applicable for these Cigna Group Insurance policies: Life, Accidental Death & Dismemberment, Disability, Accidental Injury, Critical Illness, and Hospital Care.

What earnings will be used for employees who are furloughed or have a loss in hours?

Any resultant decrease in compensation during this period will not impact any benefit amount. We will base earnings off of the policy's definition and apply to the time period prior to the furlough, temporary layoff or reduced hours.

Are employees on unpaid leave due to COVID-19 eligible for coverage when the client moves to Cigna?

Our STD, LTD and Life policies contain a Takeover provision which addresses this (so long as they were covered under the prior plan on the day before our policy effective date). The coverage is essentially offered on a "no loss/no gain" basis.

At the end of a furlough period, will employees be able to port or convert their coverage?

Employers will need to refer to the policy for details concerning when coverage terminates, any available conversion or portability options and any corresponding time frames.

What is Cigna Group Insurance doing to accommodate insurance applications pending due to medical underwriting delays?

There may be a delay in the processing of individual applications for insurance which require medical underwriting. This is due to temporary difficulties in obtaining paramedical examinations or medical records. To address this, we are re-reviewing all pending applications to determine whether a determination can be made based on the information currently on file. If not, we are exploring alternative sources of medical information and reaching out to applicants with specific, targeted medical questions to expedite processing.

How and when would a COVID-19 diagnosis constitute a disability?

Symptoms consistent with COVID-19 will be evaluated against the terms and conditions of disability policy or plan as they would any other confirmed sickness. We will work closely with our customers, clients, providers, and clinical resource team to obtain the information necessary to make a determination.

Can Cigna Group Insurance provide guidance on revising self-funded Short Term Disability programs in light of this pandemic?

Yes. We are recommending that your plans be preserved to ensure all employees and conditions are handled consistently.

We have received many requests to fundamentally change plans for clients that have self-funded Short Term Disability (STD) programs with us. The most frequent requests include:

- Waiving the elimination period for COVID-19 diagnosis;
- Paying STD benefits for a period of quarantine for suspected exposure or actual COVID-19 diagnosis without symptoms;
- Increasing the amount of pay for employees out of work due to quarantine, suspected exposure or actual disability related to COVID-19; and
- Paying longer periods of time than may be medically necessary.

We recommend that your disability plans be preserved and we have outlined the following suggestions if you want to extend additional benefits and support to your employees during this time:

- Continue to look for opportunities for employees who are not disabled or symptomatic to work from home.
- In the event working at home is not an option and your company has decided to provide pay for a period of quarantine, handle that through your normal payroll practices. This

eliminates the need to file claims and generally reduces the timeframe for an employee to get paid.

- In the event an employee is disabled as a result of COVID-19 (and we have approved the claim) and your company has decided to not require an elimination period be satisfied, we recommend providing payment for that time (typically 7 days) through payroll. This will eliminate special handling requests and errors for non-related COVID-19 issues as well as permit you to take any additional steps to ensure your workplace is safe for said employee's co-workers.
- Should you choose to provide benefits over and above what your plan may provide, our guidance again is to handle that as a function of payroll versus modifying or adjusting your plan for this one specific condition/situation. This should help avoid the risk associated with permitting different benefits to be paid for this condition versus others (e.g., cancer, etc.).

Will Cigna accommodate an employer's decision to approve benefit payments if clients have a self-funded short-term disability plan?

We are unable to deviate from our contractual agreement; however, we will work closely with our clients, customers, providers and clinical resources to gather all information necessary to ensure we have a holistic view of our customers' restrictions and limitations and all supporting documentation necessary to make an accurate determination.

We have experienced the loss of an employee due to COVID-19. Does Cigna cover this loss?

Cigna Life Insurance helps provide families with additional financial resources should a covered person pass away prematurely. In the unfortunate event that a covered person were to pass away as a result of contracting COVID-19, Life Policy benefits would apply. Individuals can file a life claim by calling Cigna at 888.842.4462 or 866.562.8421 (español), 7:00 am–7:00 pm CDT or submitting a claim online: Cigna.com/customer-forms. Fax, email and postal options are also available, if needed.

Federal and State leave and disability legislation

We continue to track federal and statutory legislation to determine revisions to paid/unpaid leave and disability plans. Our [Federal and Statutory Leave and Disability Plan Reference Guide](#) will continue to be updated with the latest information.

Can you help me understand the new law passed in the state of New Jersey regarding COVID-19?

We are currently researching the impacts of this new law to our state plans and will provide further information once clarified. Here is the information we know now:

On March 25, 2020, New Jersey passed a coronavirus law that impacts New Jersey's Earned Sick Time law, Family Leave Act law, and TDI/FLI provisions. For purposes of leave administration only, please note that where there is a state of emergency declared by the Governor, Commissioner of Health, or other public health authority, "serious health condition" now includes:

- Illness caused by the epidemic of a communicable disease (here, COVID-19)
- Known or suspected exposure to the communicable disease (here, COVID-19)
- Efforts to prevent spread of the communicable disease (here, COVID-19)

If in-home care or treatment of a family member of the employee is required due to:

- 1) The issuance by a healthcare provider or the commissioner or other public health authority of a determination that the presence in the community of a family member may jeopardize the health of others

- 2) The recommendation, direction, or order of the provider or authority that the family member be isolated or quarantined because of suspected exposure to the communicable disease.

If an employee needs leave to care for a family member who has been quarantined or isolated either by the state or their health care provider due to being sick from COVID-19, known or suspected exposure to COVID-19, or otherwise told to stay home he/she is entitled to protection under the New Jersey Family Leave Act.

Can you help me understand the new law passed in the State of New York regarding Emergency Paid Leave and Paid Sick Leave for COVID-19?

We've put together a summary document with FAQs to answer questions related to the legislation passed in the state of New York. Please [click here](#) to read more.

What is the Emergency Federal Legislation Passed Due to COVID-19?

*Please note: this law only pertains to employers with **fewer than 500 employees**:*

On March 18, 2020, the President signed the Families First Coronavirus Response Act (the "Act") which contains several paid leave provisions that impact employers with **fewer than 500 employees**.

The "Act" requires that covered employers provide paid sick leave to employees who are unable to work, including work from home, for certain reasons related to the COVID-19 pandemic. Additionally, the Act expands FMLA covered leave reasons to include leave needed to care for a son or daughter under 18 if the child's school, place of care, or child care provider is unavailable due to COVID-19.

Covered employers must provide pay to employees taking this expanded FMLA leave. These measures have a revised effective date of April 1, 2020, and expire on December 31, 2020. Employers will receive payroll tax credits to cover the cost of these mandated programs.

The Act impacts private employers with less than 500 employees and public employers. However, the United States Department of Labor ("DOL") is empowered to issue regulations that would exempt small businesses with fewer than 50 employees from the paid leave and paid sick time requirements if such provisions would jeopardize the viability of the business as a going concern. Additionally, employers of employees who are health care providers or emergency responders may elect to exclude such employees from application under the Act.

Can an employer require employees to stay home? If employees are unable to complete their job functions from home, are employers required to provide paid leave?

Employers should follow recommendations established by local law enforcement and health agencies. Helpful guidance has been provided by Centers for Disease Control and Prevention, which can be found on the "[Interim Guidance for Businesses and Employers](#)" page of CDC.gov.

State paid sick leave and/or family medical leave protection may be available in these situations. Eligibility requirements vary by state and Cigna has been working on a [Federal and Statutory Leave and Disability Plan Reference Guide](#) to provide state-by-state updates for you. Your Cigna team serves as your consultative partners where we are able to provide appropriate guidance and direction. With respect to company-sponsored paid leaves and questions pertaining to eligibility and duration, we must defer questions related to these plans to our clients to make the appropriate determinations consistent with their plans and policies.

Would an employee be considered eligible for a leave (paid or unpaid) under a federal program if local health departments or law enforcement agencies require business closures or require employees to stay home under quarantine?

Congress passed, and the President signed into law, an expansion of the Family and Medical Leave Act of 1993 (FMLA). Employers with under 500 employees may be required to provide employees

paid leave if the employee is unable to work or telework because quarantine, self-quarantine, symptoms, care of family member, school closure, etc. Monetary limits are \$200 per day/\$10,000 in the aggregate. More details can be found in our [Federal and Statutory Leave and Disability Plan Reference Guide](#).

In addition, individuals who are quarantined or are caring for family members who are quarantined as a result of a possible COVID-19 infection may be eligible for leave under the Family and Medical Leave Act (FMLA) of 1993 if the reason qualified as a "serious health condition," which includes a period of incapacity of more than three consecutive, full calendar days, and the condition involves treatment by a health care provider.

Will Cigna accommodate an employer's decision to approve Family Medical Leave (FMLA) during employer-initiated quarantines?

Employers should not designate a leave that does not qualify for FMLA as an FMLA leave, as an employee is limited to 12 weeks of FMLA in any 12-month period. If an employer improperly designates a non-FMLA leave as FMLA qualifying, the employer may interfere with the employee's right to take 12 weeks of true, qualifying, FMLA leave within the same 12-month period.

The Department of Labor has issued additional guidance in this regard:
<https://www.dol.gov/agencies/whd/fmla/pandemic>

Would an employee be considered eligible for a leave (paid or unpaid) under a state program if business closures or quarantines require employees to stay home?

Cigna is tracking statutory legislation to determine revisions to their disability plans. Cigna is reviewing states that normally don't have state disability plans but may initiate a special program due to COVID-19. We are working on updating our [Federal and Statutory Leave and Disability Plan Reference Guide](#). As this is a rapidly changing situation, the guide will be updated regularly and we will provide updates as quickly as possible.

Claim and Leave Process Questions

Updated: What is Cigna Group Insurance doing to update claim and leave processes to accommodate customers during this unprecedented time?

Please note, these updates apply to both fully-insured and self-funded business (FI and ASO):

- **Updated to provide more clarification:** Cigna will provide a 14-day approval on Short Term Disability (STD) claims with a verbal confirmation of symptoms and treatment of COVID-19 from the customer. *Please note, your standard elimination period and other plan provisions will still apply. The 14-day approval period starts on the date of disability.*
- Cigna's standard STD claim process includes fast-tracking of claims with known trends and outcomes. COVID-19 claims will be included to expedite claim decision and payment timeframes.
- If a customer is unable to provide medical documentation to extend their claim, Cigna will work with the customer to provide additional time based on their unique situation.
- Cigna's claim managers will work directly with customers and their employers to identify opportunities for them to work from home during their recovery from COVID-19.
- If Cigna is managing leave and disability for a client, Cigna will identify the most appropriate option based on their circumstances. For example, if a customer is quarantined and does not meet the definition of disability, but would be covered by federal, state, or pre-established company leave programs, we will advise the customer of the coverage and manage the absence in accordance with those plan rules.

How do my employees report a leave or disability to Cigna?

We strongly recommend that employees report their leave or disability online: www.Cigna.com/customer-forms or www.mycigna.com. This is the most effective means to report an event as call volume increases. Employees may also report an event by phone at 888.842.4462 or 866.562.8421 (español), 7:00 am–7:00 pm CDT and a representative will walk them through the process.

My employee is unable to deposit their disability paycheck due to quarantine. Can Cigna help?

Yes. Cigna offers electronic funds transfer (EFT) for short-term disability payments on approved claims. This will help get faster payments to employees to minimize any financial disruption. To sign up for EFT, employees can register on mycigna.com and set up their payment preferences. In addition, Cigna can work with your employee if a change in address is needed to accommodate payment delivery.

Can Cigna help me track absence connected to COVID-19 quarantine?

If Cigna is administering Federal and/or State Family and Medical Leave on your behalf and your employee(s) are eligible and approved for a leave of absence under the Family and Medical Leave Act (FMLA), we will administer the leave per the terms and conditions of our agreement.

Cigna's Business Continuity Plans

What advance preparations Cigna is taking specific to COVID-19 to ensure business continuity?

Cigna remains committed to ongoing business continuity planning to better protect our employees and serve our customers and plan participants during an emergency situation. Currently, we are:

- Leveraging Cigna's medical staff to provide employees, including our clinical staff, with updated information on the outbreak, symptoms, and appropriate next steps
- Providing ongoing communication to our employees globally, including the symptoms, items for consideration, talking points for both customer service representatives and account managers, manager guidance, employee FAQ's, and protocols for self-reporting
- Distributing supplies to Cigna offices and employees, as needed
- Increased cleaning and sanitization services within our office spaces and enhanced food preparation safety in employee cafeteria kitchens
- Implemented work at home capabilities for our workforce
- Implemented applicable travel restrictions for non-essential business
- Your claim team will remain the same, but you may see additional claim managers assigned to your accounts in order to ensure appropriate levels of support.

General COVID-19 education

How is COVID-19 transmitted?

Most often, spread from person-to-person happens mainly via respiratory droplets produced when an infected person coughs or sneezes, similar to how influenza spreads. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.¹

¹ Center for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, March 2, 2020. 937768. 03/20 All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation 03/20 © 2020 Cigna. Some content provided under license.

What are the symptoms of COVID-19?

The main symptoms of COVID-19 resemble those of a bad cold or the flu, which can make detection difficult. They include: fever, cough, or shortness of breath. The Center for Disease Control and Prevention (CDC) believes that symptoms of COVID-19 may appear in as few as 2 days or as long as 14 after exposure at this time.

Who is at risk for infection?

According to the Centers for Disease Control and Prevention (CDC)², the immediate risk of being exposed to COVID-19 is still low for most Americans, but as the outbreak expands, that risk will increase.

Different parts of the U.S. are experiencing various levels of COVID-19 activity, but [states](#) where community spread is occurring there is an increased and accelerated risk.

More cases of COVID-19 are likely to be identified in the U.S. in the coming days and weeks, including more instances of community spread. The CDC expects that widespread transmission of COVID-19 in the U.S. will occur. In the coming months, most of the U.S. population will be exposed to this virus.

You are more at **risk for exposure** if you:

- Live in a place where ongoing community spread is occurring
- Have had contact with persons with COVID-19
- Have returned from traveling to affected [international locations](#)
- Are a health care worker caring for patients with COVID-19

You are more **at risk for severe illness** if you are:

- An older adult
- Have a serious chronic medical condition like:
 - Heart disease
 - Diabetes
 - Lung disease

How can I protect myself and my staff?

There is currently no vaccine to prevent COVID-19. The best way to prevent infection is to avoid exposure. The World Health Organization (WHO) recommends everyday preventive actions to help prevent the spread of respiratory viruses. You can read their advice to the public [here](#).

For employers with locations impacted by COVID-19, what's recommended to protect staff on site?

Cigna advises employers to take the advice of their local health authorities and organizations including the World Health Organization and the CDC. We also recommend ensuring that hand washing facilities and sanitizing hand gels are available.

What is the current risk in the U.S.?

This is an evolving situation. Visit the CDC web site for more information. You are encouraged to follow the guidance provided by local health authorities, the [World Health Organization](#) and [U.S. Centers for Disease Control and Prevention](#).

² <https://www.cdc.gov/>

Additional Resources

What additional resources can Cigna offer?

We realize that as the COVID-19 situation continues to change, this may be stressful for some employees or their family members. To help, we have put together resources, information, and helpful links on [Cigna.com](https://cigna.com) to keep clients and customers up-to-date and informed.

Cigna Helpline at **866.912.1687**, is available 24/7 for employees and their family members to speak with qualified clinicians about how to cope with anxiety, stress, or other issues related to the impact of the COVID-19.

My Secure Advantage* is a full-service financial wellness offering, available to all Cigna Group Insurance customers and their household members. This offering includes 30-days' pre-paid expert money-coaching for all types of financial planning and challenges, identity theft and fraud resolution services, and online tools for state-specific wills and other important legal documents. Your employees can access this benefit by calling: 888.724.2262 M-F 9am to 11pm EST or they can go online and visit <https://cigna.mysecureadvantage.com/>.

Life Assistance Program (LAP)* provides employee assistance benefits including 24/7/365 telephonic assistance, face-to-face visit referrals, telephonic counseling with an on-staff clinician, and a web site with helpful work/life resources. Covered employees and their household members can call: **800.538.3543** or go online at www.cignalap.com

LAP also has flyers with useful information for those who need help [coping with fears and anxiety](#) about COVID-19 or finding [child care](#) during these difficult times, and a free, on-demand webcast [Managing Anxiety about COVID-19](#) available.

Additional [Value-Added Services](#),* may be available for your employees. *Note: Programs and availability may vary based on product.*

Health Agency resources for more information:

- **World Health Organization (WHO):** www.who.int/emergencies/diseases/novel-coronavirus-2019
- **Centers for Disease Control and Prevention (CDC):** www.cdc.gov/coronavirus/2019-ncov/index.html

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Please note: This content is offered for informational purposes only. It does not constitute medical advice. Always consult your doctor for appropriate medical advice and care recommendations tailored to your specific medical condition.

*These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Programs are provided through third-party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.

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- The Cigna Life Assistance Program is NOT insurance and does not provide reimbursement for financial losses. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Programs are provided through third party vendors who are solely responsible for their products and

services. Program availability may vary by plan type and location, and is not available where prohibited by law. These programs are not available under policies insured by Cigna Life Insurance Company of New York.